

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Crystal Nicole Richardson
Debtor(s)

Case No. 19-04800-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 17, 2020

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2020:

Recip ID	Recipient Name and Address
+	Bryan W. Ertel, 5011 Ohio Avenue, Harrisburg, PA 17109-5535

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. JSchwartz@mesterschwartz.com
Jerome B Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com
Kelly M Walsh	on behalf of Debtor 1 Crystal Nicole Richardson kelly@scaringilaw.com dblack@scaringilaw.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mario.hanyon@brockandscott.com

District/off: 0314-1
Date Rcvd: Nov 17, 2020

User: AutoDocke
Form ID: pdf010

Page 2 of 2
Total Noticed: 1

wbecf@brockandscott.com

Mario John Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com

Rebecca Ann Solarz

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com

Shawn J Lau

on behalf of Creditor FCC Finance LLC Shawn_Lau@msn.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Crystal Nicole Richardson
Debtor(s)

CHAPTER 13

FREEDOM MORTGAGE CORPORATION
Movant

vs.

NO. 19-04800 HWV

Crystal Nicole Richardson
Debtor(s)

Bryan W. Ertel
Co-Debtor

11 U.S.C. Section 362 and 1301

Charles J. DeHart, III Esq.
Trustee

ORDER

Upon consideration of Movant's Motion for Relief from the Automatic Stay, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the Bankruptcy Code, is modified with respect to the subject premises located at 213 Redwood Street, Harrisburg, PA 17109 ("Property), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

Dated: November 17, 2020

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge ^(CD)